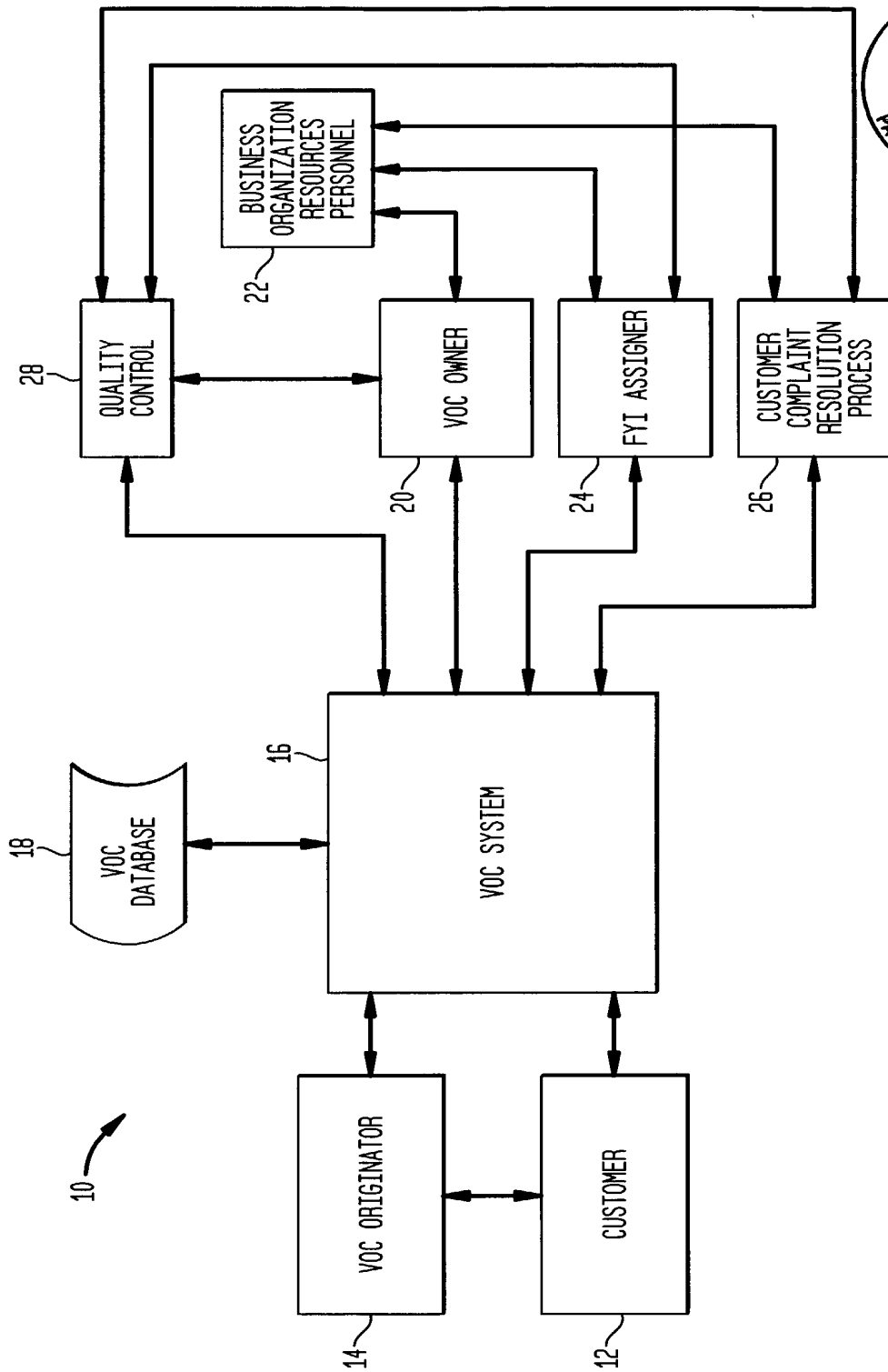
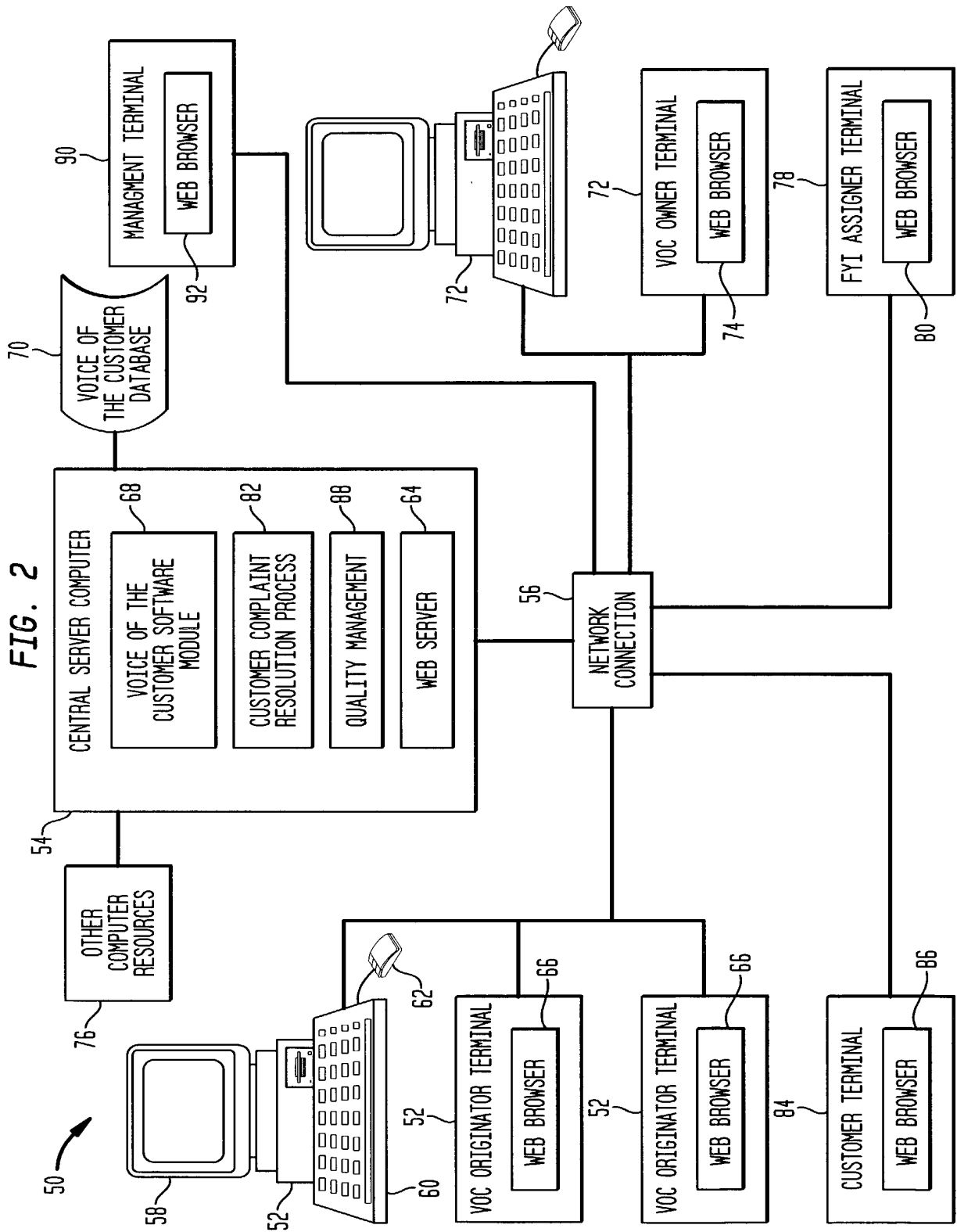


FIG. 1

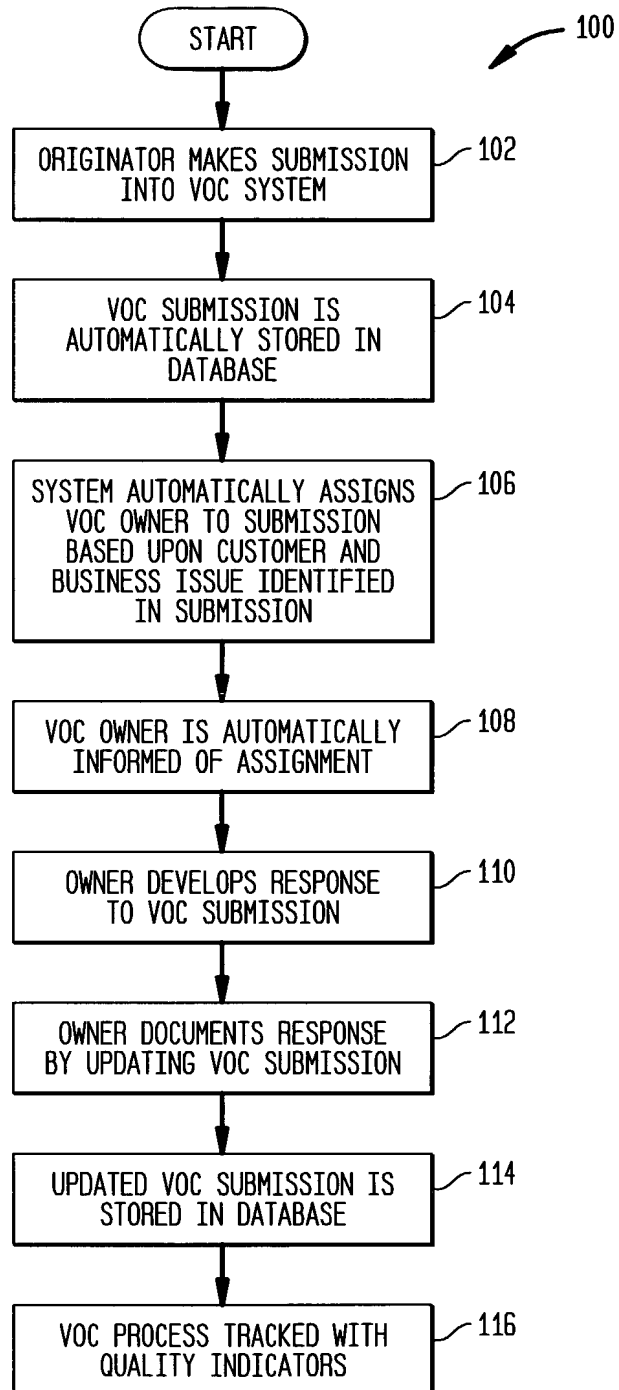


2/22



3/22

FIG. 3



4/22

150

156

FIG. 4

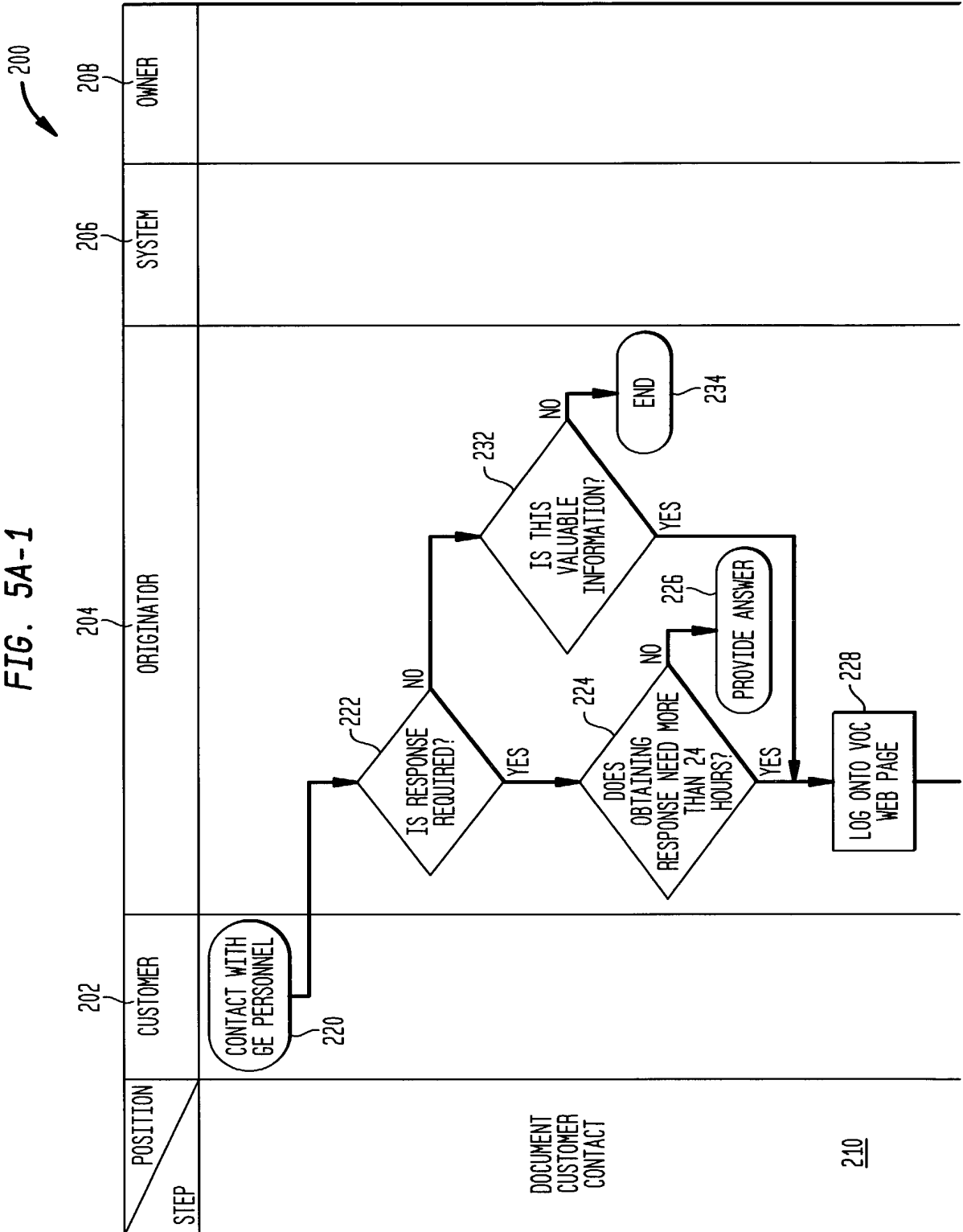
154

152

CATEGORY	DESCRIPTION	HOW THE INFORMATION IS USED
RESPONSE REQUIRED	CUSTOMER MAKES A SPECIFIC REQUEST WHERE SALESPERSON NEEDS HELP TO ANSWER. FOR EXAMPLE: --STRUCTURED TRANSACTIONS --RISK APPROVALS --ON-SITE UNDERWRITING RESOURCES	FOLLOW THE ESTABLISHED LENDER SALES PCS RESPONSE PROCESS, INCLUDING: --ASSIGN OWNER BY ISSUE --TRACK RESPONSE FOR TIMING AND CONTENT --USE QUALITY INDICATORS TO TRACK PERFORMANCE
FYI	SALESPERSON HEARS INFORMATION VALUABLE TO ORGANIZATION. FOR EXAMPLE: --NEW PRODUCTS --COMPETITIVE INFORMATION --MARKETING MATERIALS --UNDERWRITING SERVICE	MARKETING RESEARCH DEPARTMENT: --SUMMARIZES DATA --DISTRIBUTES TO FUNCTIONAL OWNERS --GATHERS COMMENTS & ACTION ITEMS --COMMUNICATES TO BUSINESS
CUSTOMER COMPLAINTS	SALESPERSON RECEIVES A VERBAL OR WRITTEN EXPRESSION OF DISSATISFACTION	COMPLIANCE DEPARTMENT FOLLOWS CUSTOMER COMPLAINT RESOLUTION PROCESS (CCRP) TO: --ADHERE TO REGULATORY DOCUMENTATION REQUIREMENTS --PROACTIVELY IDENTIFY AND RESOLVE ISSUES --MITIGATE CONSUMER COMPLIANCE RISK
EXTERNAL CUSTOMER SUBMISSIONS	INQUIRY SUBMITTED DIRECTLY BY CUSTOMER USING EXTERNAL ACCESS TO VOC WEBSITE	ASSIGN TO VOC OWNER FOR RESPONSE

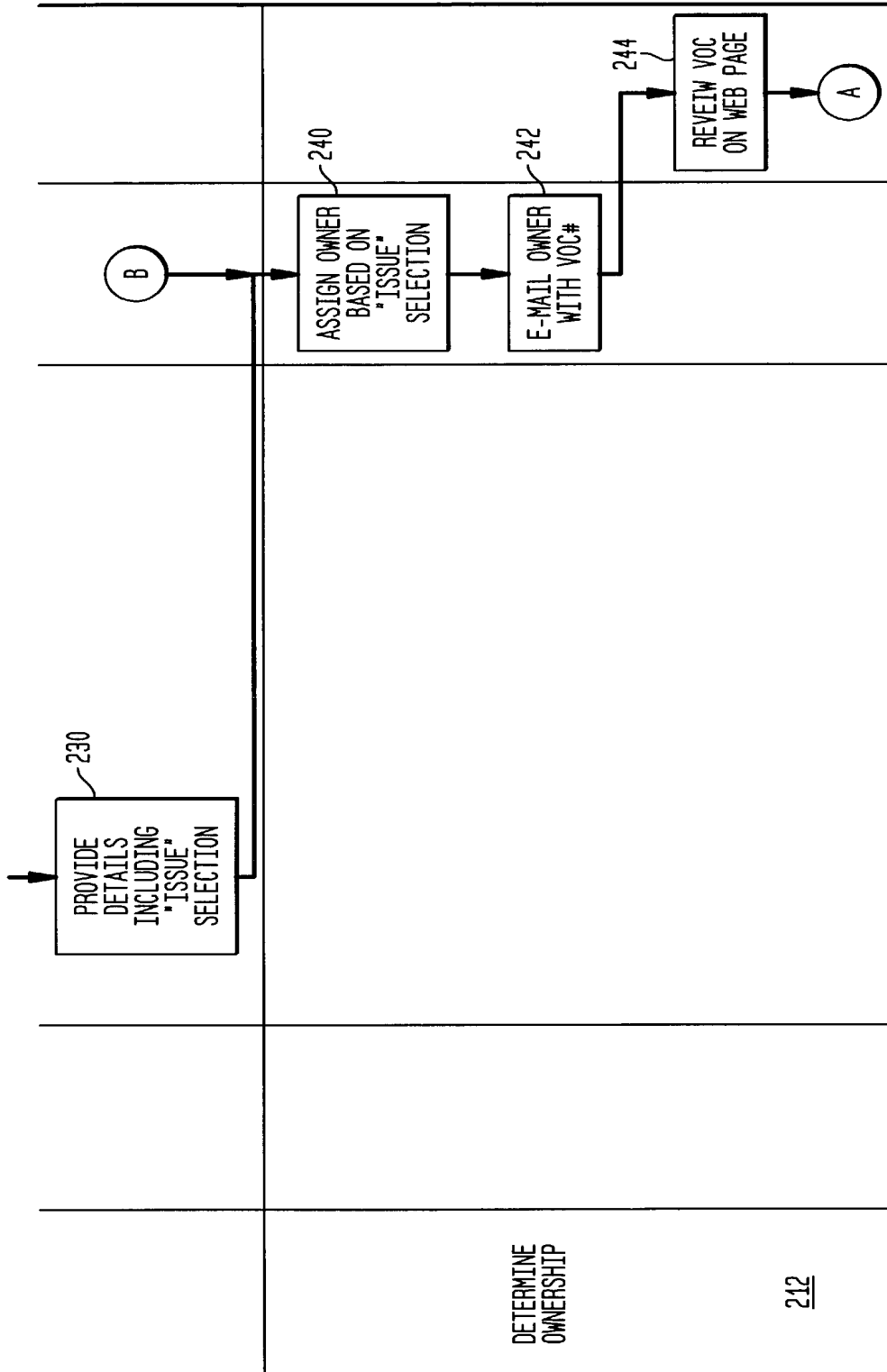
5/22

FIG. 5A-1



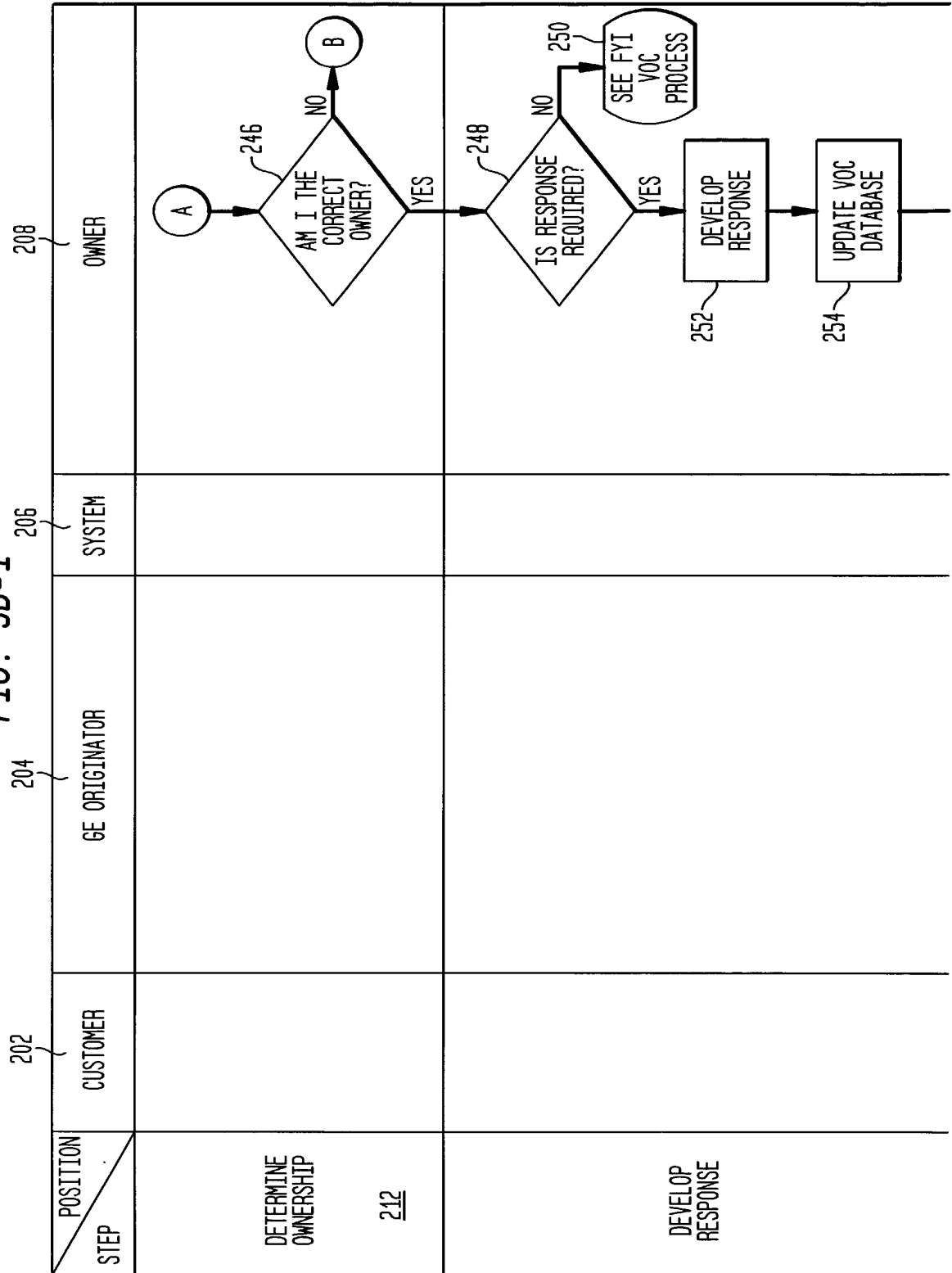
6/22

FIG. 5A-2



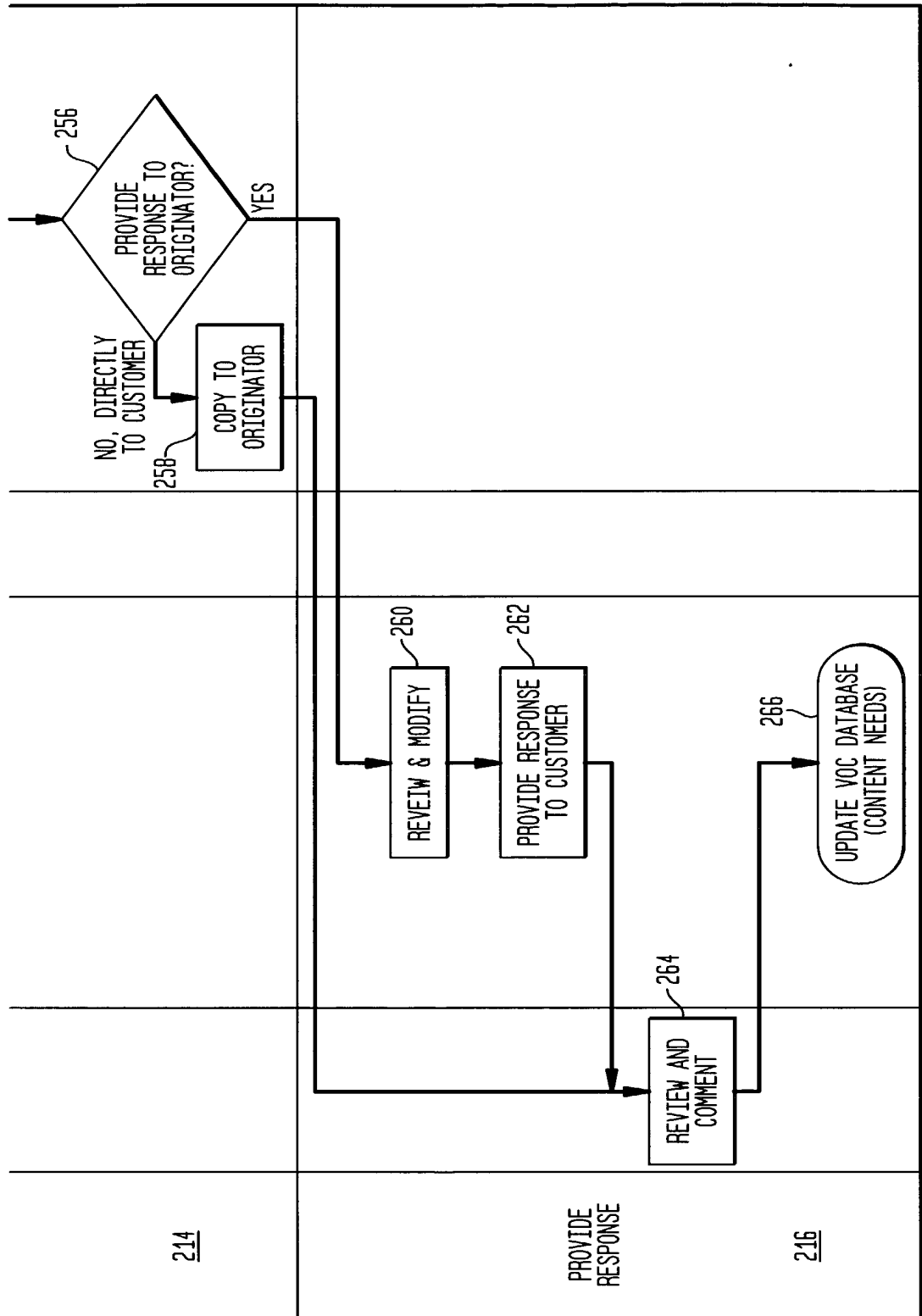
7/22

FIG. 5B-1



8/22

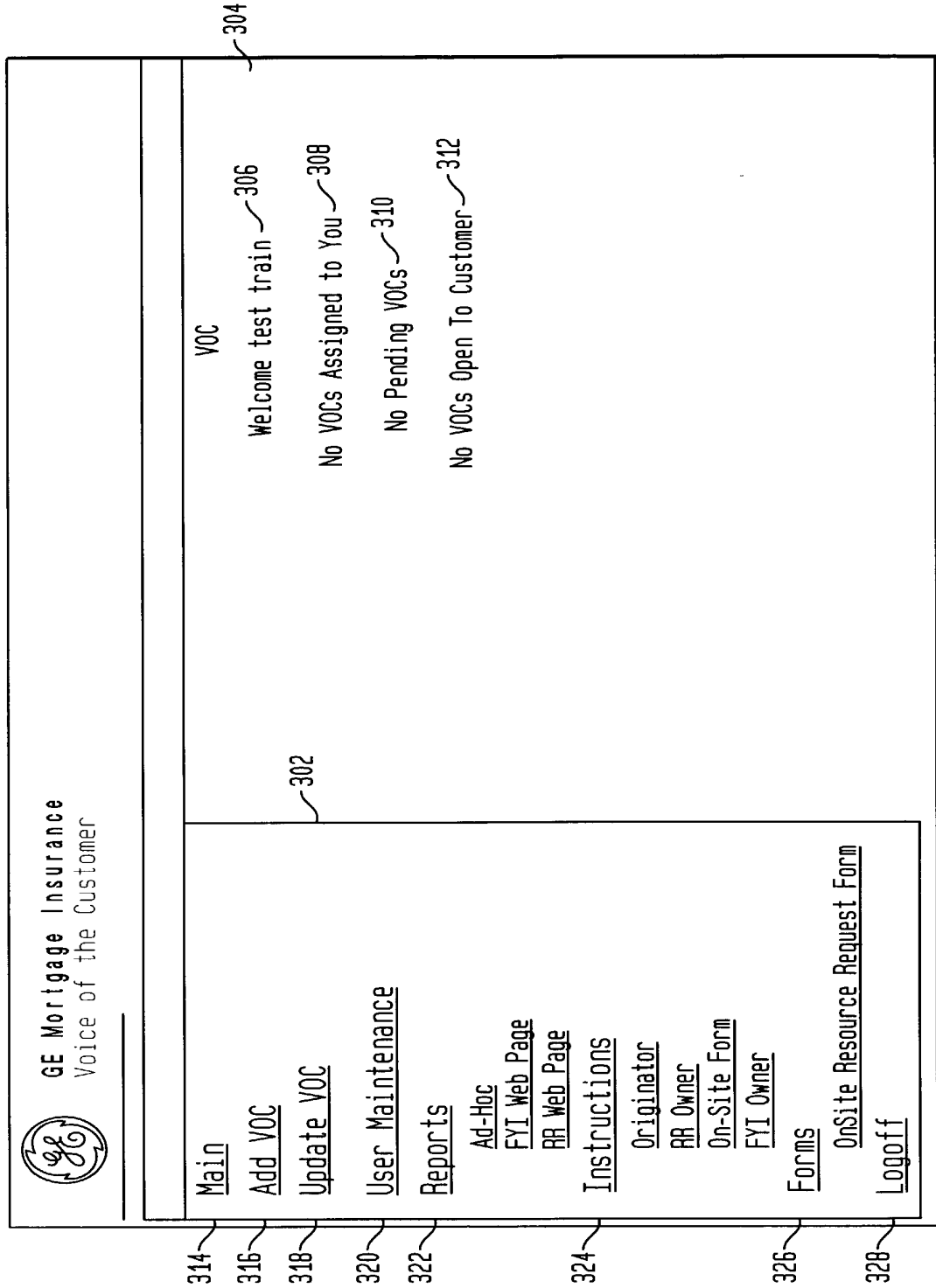
FIG. 5B-2



9/22

FIG. 6

300



10/22

FIG. 7A

400

GE Mortgage Insurance
Voice of the Customer

410

Home	VOC	CCRP
Main	Internal-VOC 422	423
Add VOC	Category	<input type="checkbox"/> Response Required 421 <input type="checkbox"/> FYI <input type="checkbox"/> Complaint 420
Update VOC	Creation Date: 07/18/2001 424	Notified Date 07/18/2001 425
<u>RR Tracking</u> <u>BDM Tracking</u>		
User Maintenance	431 GE Originator Information 432	
Reports	Name train.test	Region Raleigh 430
<u>Ad-Hoc</u> <u>FYI Web Page</u> <u>RR Web Page</u>	Phone: (123) 456-7890 Ext 433	Fax (123) 456-7890 434
Instructions	443 Org Information	
Originator RR Owner FYI Assigner On-Site Form CCRP Request For Legal Services	Org#: B22222 441 OR 442 Get Lender 444	Get Lender Name 440
Forms	Lender 445	
<u>OnSite Resource Request Form</u> Logout	451 Customer Information 457	
Contact:	453	Add Additional Info 455
Phone 452	Ext 454	Channel: 456
Fax:		Title: 455

11/22

FIG. 7B

450

Comments

451

UW Product Type

458

Additional Docs:

☐ Yes (Fax To Owner)

459

Response Required Information

Date Response Due To Originator:

461

11/1/01

(MM/DD/YY)

Date Response Due To Customer:

462

11/5/01

(MM/DD/YY)

463

Issue:

Risk-National Accounts

Owner:

Krueger, Jim

464

Owner Fax:

(919) 846-3168

465

Has Owner been Emailed?.

No

466

Would you like to copy anyone on the Email?:

☐ Yes

467

460

12/22

FIG. 7C

FYI Required Information

Issue: Risk-National Accounts 471

Assigner: Roberta Stike 472

Assigner Fax: (919) 387-3923 473

Competitor: Multiple Competitor MI Co's 474

Would you like to copy anyone on the Email? 490 ☐ Yes 475 ☒ No 494

Save/Email 490 Save VOC Print VOC

Additional Customer Info (Optional)

Business Name: 481

Address: 482

City: 483 State: 484 Zip: 485


Email: 486 Return to Customer Info 488

Cert No: 487

13/22

FIG. 8A

500



GE Mortgage Insurance
Voice of the Customer

Home

VOC

CCRP

eQMI

VOC

Main

Add VOC

Update VOC

VOC Tracking

BDM Tracking

User Maintenance

Reports

Ad-Hoc

FYI Web Page

RR Web Page

Instructions

Originator

RR Owner

FYI Assigner

On-Site Form

CCRP

Request For Legal Services

Forms

OnSite Resource Request Form

Logout

VOC#

11503

521

Originator Name:

Mark DeWitt

522

Originator Due Date

10/22/01

523

Response Required Information

Owner Name:

Scott Hammond

531

Owner Fax

(919)870-2316

532

Date Owner Received VOC

Today

534

Owner Information

Notes

533

Answer given to Originator

535

Answer given to Originator

536

Date Answer Given to Originator

537

Today

538

Would you like to send a copy of the answer to the Originator?

☐

Yes

539

510

FIG. 8B

540

Sales Information

Notes:

541

Answer given to Customer:

542

543

Date Answer Given to Customer:

544

Today

545

Customer Needs Met?

550

Save

552

Print

FIG. 9A

600

Parent Chart - Q1:%VOCs Late to Originator (BD Core Q

Q1: %VOCs Late to Originator(BD Core Q1) (Run Chart)

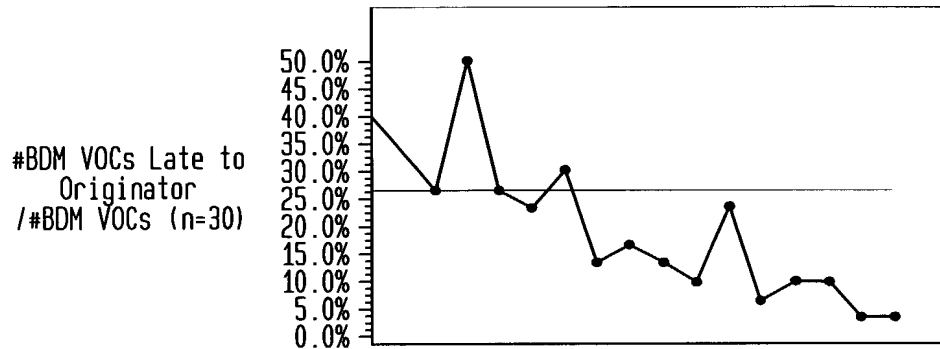


FIG. 9B

620

P1: Delta Time Std Transaction VOCs (BD

P1: Delta Time Std Transaction VOCs (BD Core P1) (X_R CHART)

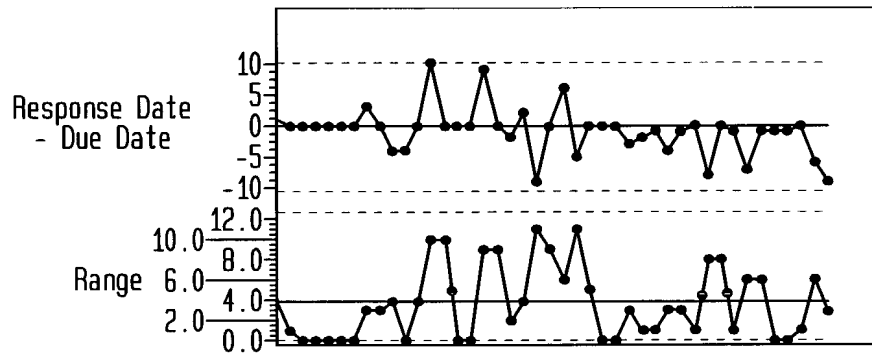


FIG. 9C

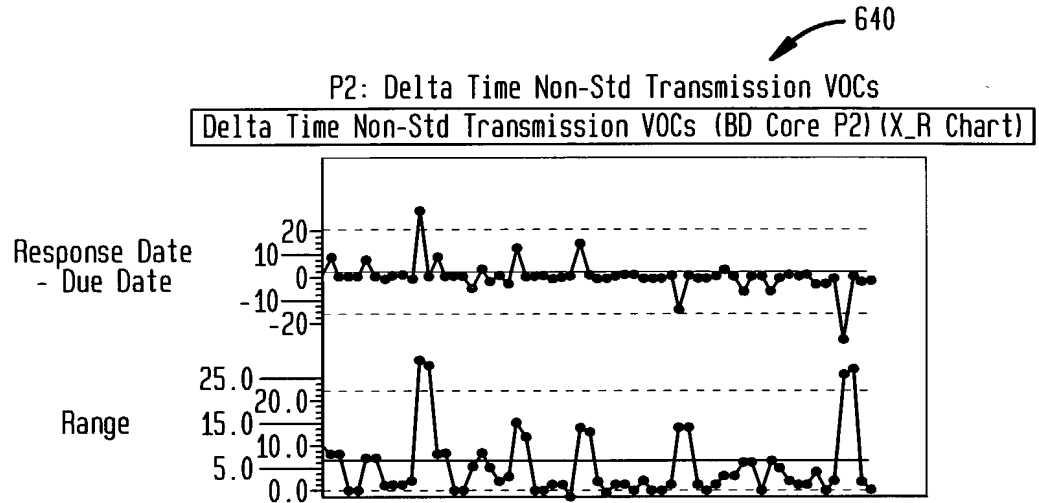
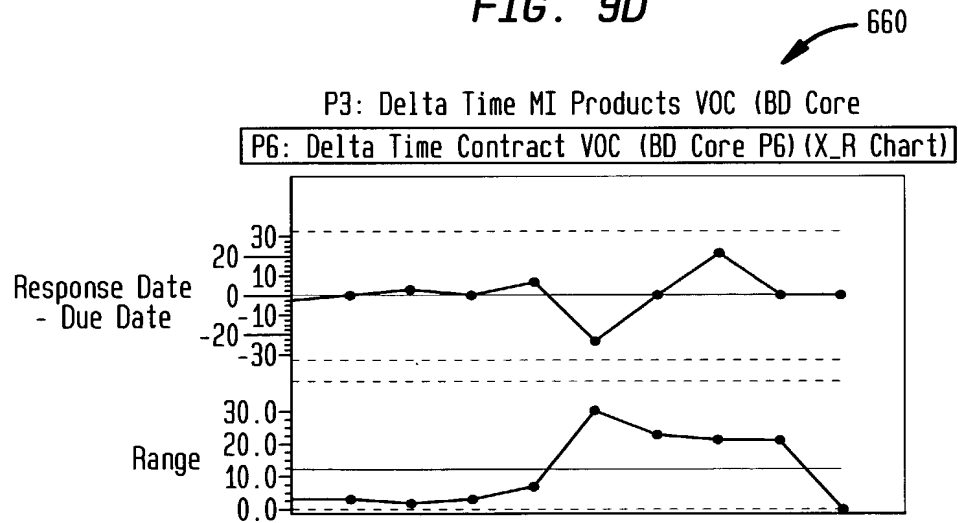



FIG. 9D



17/22

FIG. 10

700

**GE Mortgage Insurance**
Voice of the Customer

Home

VOC

CCRP

eQMI

Main

Add VOC

Update VOC

User Maintenance

Reports

Ad-Hoc
FYI Web Page
RR Web Page

Instructions

Originator
RR Owner
FYI Assigner
On-Site Form
CCRP
Request For Legal Services

Forms

OnSite Resource Request Form

Logout

RESPONSE REQUIRED SEARCH

Multi Controlling Org: 701

OR

Lender Name: 702

Get Lender 703

Originator Name: 704

Owner Name: 705

Channel: 706

Region: 707

Issue: 708

Response To Customer Status: 709

Response To Originator Status: 710

View Select: Customer View 711

Notify Start Date: 712

Notify End Date: 713

SORT OPTIONS

First Sort: 714

Second Sort:

Third Sort:

Fourth Sort:

Fifth Sort:

18/22

FIG. 11

750

REPORTS VOC Screen - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Search Favorites History

Address http://dev-vocapp.ge.com/default.asp

Go Links

GE Morigage Insurance
Voice of the Customer

CUSTOMER RESPONSE REQUIRED SEARCH RESULTS From Period Starting 11/01/2001 to 11/27/2001

VOC#	Lender	Originator	Owner	Customer Due Date	Actual Response Date
11/27/01	UNKNOWN LENDER	train, test	Owner, FYI	12/2/01	
N/A	NA-West	Raleigh	Certilink		
N/A	N/A				
This is demonstration of the VOC Response Required Reports					
This is the note section					
This is the actual answer given to the customer					
11/27/01	INTERNAL VOC	train, test	Owner, FYI	12/15/01	
N/A	Raleigh	Raleigh	E-Business		
N/A	N/A				
This is a test of the internal VOC of a Response Required Report					
Sales notes section					
Sales answer section					

Search Results 1-2

Back To Filter Criteria Back To Report Menu

Done Internet

752




754

756

758

FIG. 12

800

		<i>We bring good things to life.</i>		<i>GE Mortgage Insurance</i>		<i>Providing all the benefits of GE</i>	
Home	Press Room	Ask Us	What's New	Log Out			
Speed & Productivity Tools ▶ Order MI Here! ▶ Automated Underwriting							
Product & Capital Solutions Consumer & Channel Pull Solutions Information Manager ▶ Look Up Rates Here Administration							
<i>Alt A</i> Documentation relief and expanded guidelines for borrowers with strong credit profiles							
 GE Mortgage Insurance							
 Register Now!							

Ask Us a Question

Please Fill out the Following Form

Category: 802

Name: 804

E-Mail Address: 806

Phone # (optional): 808

Certificate # (optional): 810

Due Date when you would like a response (MM/DD/YY): 812

Question/Comment (maximum 750 characters): 814

Sales Rep Name: 816

Sales Rep Phone: 818

820

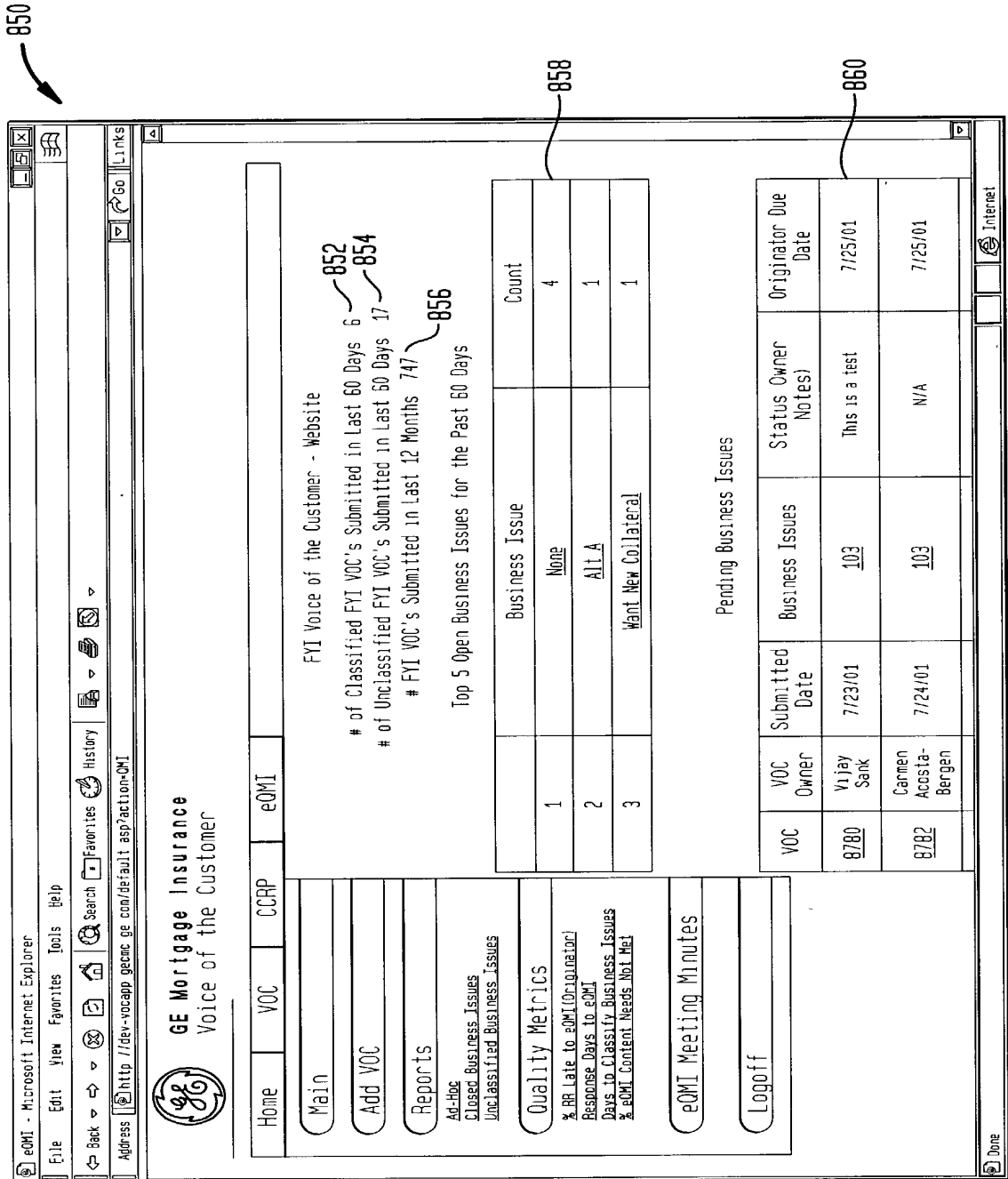
SERIAL NO.: 09/997,571
 PETER H. PRIEST (919-942-1434)

19/22

09/997,571 04-1603

20/22

FIG. 13A



21/22

FIG. 13B

850

858

860

862

Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Search Favorites History

Address <http://dev-vocapp.geac.com/default.asp?action=OMI>

Top 5 Open Business Issues for the Past 60 Days

	Business Issue	Count
1	None	4
2	All A	1
3	Want New Collateral	1

Pending Business Issues

VOC	VOC Owner	Submitted Date	Business Issues	Status Owner Notes	Originator Due Date
8780	Vijay Sank	7/23/01	103	This is a test	7/25/01
8783	Lori Gibbs	7/24/01	103	N/A	7/25/01
8794	Steve Hitchings	7/24/01	Captive	N/A	7/25/01
8796	Steve Hitchings	7/24/01	Captive	N/A	7/25/01
8797	Nila Myers	7/24/01	A Minus	Hockey season starts September with pre-season games	7/25/01

All Others

No Closed Business Issues

Ad-Hoc

Closed Business Issues

Unclassified Business Issues

Quality Metrics

% RR Late to eOMI (Originator)

% Response Days to eOMI

% Days to Classify Business Issues

% eOMI Content Needs Not Met

eOMI Meeting Minutes

Logout

Done

Internet

FIG. 14

